

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

CHARLES A HERNANDEZ
MEGAN M HERNANDEZ
Debtor(s)

Case No. 09-04896

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/16/2009.
- 2) The plan was confirmed on 05/20/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/16/2013.
- 6) Number of months from filing to last payment: 55.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$46,800.00.
- 10) Amount of unsecured claims discharged without payment: \$12,314.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$136,030.00
Less amount refunded to debtor \$2.80

NET RECEIPTS: \$136,027.20

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,834.00
Court Costs \$0.00
Trustee Expenses & Compensation \$6,361.19
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$9,195.19

Attorney fees paid and disclosed by debtor: \$666.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES/PHEAA	Priority	1,259.00	NA	NA	0.00	0.00
BANK ONE/JPM CHASE	Unsecured	7,324.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	1,146.00	1,195.93	1,195.93	1,195.93	0.00
CITIBANK	Unsecured	4,990.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	310.00	310.78	310.78	310.78	0.00
DELL FINANCIAL SERVICES	Unsecured	98.00	142.35	142.35	142.35	0.00
DISCOVER BANK	Unsecured	7,553.00	7,578.21	7,578.21	7,578.21	0.00
DISCOVER BANK	Unsecured	6,124.00	6,316.00	6,316.00	6,316.00	0.00
EAST BAY FUNDING	Unsecured	1,166.00	1,227.85	1,227.85	1,227.85	0.00
EAST BAY FUNDING	Unsecured	326.00	361.61	361.61	361.61	0.00
EAST BAY FUNDING	Unsecured	951.00	1,001.29	1,001.29	1,001.29	0.00
ECAST SETTLEMENT CORP	Unsecured	1,317.00	1,386.69	1,386.69	1,386.69	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	7,332.46	7,552.59	7,552.59	7,552.59	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	4,353.00	4,485.69	4,485.69	4,485.69	0.00
ECMC	Unsecured	5,757.00	5,849.97	5,849.97	5,849.97	0.00
NATIONAL COLLEGIATE TRUST	Unsecured	1,259.00	1,276.62	1,276.62	1,276.62	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	25,458.61	25,458.61	25,458.61	25,458.61	1,864.16
OCWEN LOAN SERVICING LLC	Secured	0.00	250.00	250.00	250.00	0.00
OCWEN LOAN SERVICING LLC	Secured	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	15,635.00	15,960.23	15,960.23	15,960.23	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	8,802.00	9,039.11	9,039.11	9,039.11	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,851.00	2,911.55	2,911.55	2,911.55	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,959.00	3,029.88	3,029.88	3,029.88	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	8,809.00	9,100.01	9,100.01	9,100.01	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	5,025.00	5,220.61	5,220.61	5,220.61	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	5,757.00	5,153.57	5,153.57	5,153.57	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOC	Unsecured	1,294.00	1,400.18	1,400.18	1,400.18	0.00
RECOVERY MANAGEMENT SYSTEM	Unsecured	166.00	149.03	149.03	149.03	0.00
RESURGENT CAPITAL SERVICES	Unsecured	2,248.00	2,436.68	2,436.68	2,436.68	0.00
US BANK	Unsecured	NA	521.79	521.79	521.79	0.00
US BANK	Secured	4,925.00	4,925.00	4,925.00	4,925.00	0.00
WELLS FARGO FINANCIAL INC	Unsecured	684.00	726.02	726.02	726.02	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$250.00	\$250.00	\$0.00
Debt Secured by Vehicle	\$30,383.61	\$30,383.61	\$1,864.16
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$30,633.61	\$30,633.61	\$1,864.16
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$94,334.24	\$94,334.24	\$0.00

Disbursements:

Expenses of Administration	<u>\$9,195.19</u>	
Disbursements to Creditors	<u>\$126,832.01</u>	
TOTAL DISBURSEMENTS :		<u>\$136,027.20</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/07/2014

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.